

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Angelina Tiffany JohnsonCase No. **21-60094**CHAPTER 13 PLAN ☒ ModifiedDated: **November 22, 2021**

Debtor.

In a joint case, debtor means debtors in this plan.**Part 1. NOTICE OF NONSTANDARD PLAN PROVISIONS, SECURED CLAIM LIMITATIONS, AND LIEN OR SECURITY INTEREST AVOIDANCE: Debtor must check the appropriate boxes below to state whether or not the plan includes each of the following items:**

1.1	A limit on the amount of a secured claim based on a valuation of the collateral for the claim, set out in Parts 9 or 17	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.2	Avoidance of a security interest or lien, set out in Part 17	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 17	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

Part 2. DEBTOR'S PAYMENTS TO TRUSTEE2.1 As of the date of this plan, the debtor has paid the trustee \$ **2,960.00**.2.2 After the date of this plan, the debtor will pay the trustee \$ **800.00** per **Month** for **52** months beginning in **December** (mo.) of **2021** (yr.) for a total of \$ **41,600.00**. The initial plan payment is due not later than 30 days after the order for relief.2.3 The minimum plan length is ☐ 36 months or ☒ 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.2.4 The debtor will also pay the trustee **0.00**.2.5 The debtor will pay the trustee a total of \$ **44,560.00** [lines 2.1 + 2.2 + 2.4]**Part 3. PAYMENTS BY TRUSTEE** — The trustee will pay from available funds only to creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or \$ **4,456.00** [line 2.5 x .10]**Part 4. ADEQUATE PROTECTION PAYMENTS (§ 1326(a)(1)(C))** — The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

	Creditor	Monthly Payment	Number of payments	Total Payments
	-NONE-			
	TOTAL			\$0.00

Part 5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365] — The debtor assumes the following executory contracts or unexpired leases. Debtor will pay directly to creditors all payments that come due after the date the petition was filed. Cure provisions, if any, are set forth in Part 8.

	Creditor	Description of Property
	-NONE-	

Part 6. CLAIMS NOT IN DEFAULT — Payments on the following claims are current and the debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any.

	Creditor	Description of Property
6.1	One Hour Cleaners, Inc.	Secured by all business assets listed on Schedule B
6.2	*Round Point	1128 3rd Street North Sartell, MN 56377

Part 7. HOME MORTGAGES IN DEFAULT (§§ 1322(b)(5) and 1322(e)) — The trustee will cure payment defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens. **All following entries are estimates.** The trustee will pay the actual amounts of default.

	Creditor	Amount of default	Monthly payment	Beginning in month #	Number of payments	Total payments
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	Creditor	Amount of default	Monthly payment	Beginning in month #	Number of payments	Total payments
	-NONE-					
	TOTAL					\$0.00

Part 8. CLAIMS IN DEFAULT (§§ 1322 (b)(3) and (5) and 1322(e)): The trustee will cure payment defaults on the following claims as set forth below. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any. **All following entries are estimates, except for interest rate.**

	Creditor	Amount of default	Interest rate (if any)	Monthly payment	Beginning in month #	Number of payments	Total payments
	-NONE-						
	TOTAL						\$0.00

Part 9. SECURED CLAIMS SUBJECT TO MODIFICATION (“CRAMDOWN”) PURSUANT TO § 506 (§ 1325(a)(5)) (secured claim amounts in this Part control over any contrary amount except for secured claims of governmental units): The trustee will pay, on account of the following allowed secured claims, the amount set forth in the “Total Payments” column below. Unless otherwise specified in Part 17, the creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor’s discharge, and if this case is dismissed or converted without completion of the plan, such liens shall also be retained by such holders to the extent recognized by applicable nonbankruptcy law. **Notwithstanding a creditor’s proof of claim filed before or after confirmation, the amount listed in this Part as a creditor’s secured claim binds the creditor pursuant to 11 U.S.C. § 1327 and confirmation of the plan is a determination of the creditor’s allowed secured claim.** For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with FRBP 3012(c) controls over any contrary amount.

	Creditor	Claim amount	Secured Claim	Int. rate	Beginning in month #	Monthly payment	X Num of pmts.	= Plan pmts	+ Adq. Pro. from Part 4	Total payments
	-NONE-					\$				
	TOTAL									\$0.00

Part 10. SECURED CLAIMS EXCLUDED FROM § 506 AND NOT SUBJECT TO MODIFICATION (“CRAMDOWN”) (§ 1325(a)) (910 vehicles and other things of value)(allowed secured claim controls over any contrary amount): The trustee will pay in full the amount of the following allowed secured claims. **All following entries are estimates, except for interest rate.** The creditors will retain liens. Unmodified 910 claims not in default are addressed in Part 6. Unmodified 910 claims in default are addressed in Part 8.

	Creditor	Claim amount	Int. rate	Beginning in month #	Monthly payment	X Num of pmts	= Plan payments	+ Adq. Pro. from Part 4	Total payments
	-NONE-								
	TOTAL								\$0.00

Part 11. PRIORITY CLAIMS (not including claims under Part 12): The trustee will pay in full all claims entitled to priority under § 507(a)(2) through (a)(10), including the following. **The amounts listed are estimates.** The trustee will pay the amounts actually allowed.

	Creditor	Estimated Claim	Monthly payment	Beginning in Month #	Number of payments	Total payments
11.1	Attorney Fees (paid \$1,910.95)	\$3,896.64	\$381.30	1	10	\$3,896.64
	Attorney Fees	\$750.00	pro-rata	pro-rata	pro-rata	\$750.00
11.2	IRS	\$1.00	pro-rata	pro-rata	pro-rata	\$1.00
11.3	MN Department of Revenue	\$1.00	pro-rata	pro-rata	pro-rata	\$1.00
	TOTAL					\$4,648.64

Part 12. DOMESTIC SUPPORT OBLIGATION CLAIMS: The trustee will pay in full all domestic support obligation claims entitled to priority under § 507(a)(1), including the following. **The amounts listed are estimates.** The trustee will pay the amounts actually allowed.

	Creditor	Estimated Claim	Monthly payment	Beginning in Month #	Number of payments	Total payments
	-NONE-					
	TOTAL					\$0.00

Part 13. SEPARATE CLASSES OF UNSECURED CLAIMS — In addition to the class of unsecured claims specified in Part 14, there shall be separate classes of non-priority unsecured creditors described as follows: **-NONE-**
The trustee will pay the allowed claims of the following creditors. **All entries below are estimates.**

	Creditor	Estimated claim	Interest Rate (if any)	Monthly Payment	Beginning in Month #	Number of Payments	Total payments
	-NONE-						
	TOTAL						\$0.00

Part 14. TIMELY FILED UNSECURED CLAIMS — The trustee will pay holders of non-priority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under Parts 3, 7, 8, 9, 10, 11, 12 and 13 their pro rata share of approximately \$ **35,455.36** [line 2.5 minus totals in Parts 3, 7, 8, 9, 10, 11, 12 and 13].

14.1 The debtor estimates that the total unsecured claims held by creditors listed in Part 9 are \$ **0.00**.

14.2 The debtor estimates that the debtor's total unsecured claims (excluding those in Part 9 and 13) are \$ **29,913.24**.

14.3 Total estimated unsecured claims are \$ **29,913.24** [lines 14.1 + 14.2].

Part 15. TARDILY-FILED UNSECURED CREDITORS — All money paid by the debtor to the trustee under Part 2, but not distributed by the trustee under Parts 3, 4, 7, 8, 9, 10, 11, 12, 13 and 14, will be paid to holders of allowed nonpriority unsecured claims for which proofs of claim were tardily filed.

Part 16. SURRENDER OF COLLATERAL AND REQUEST FOR TERMINATION OF STAY: The debtor has surrendered or will surrender the following property to the creditor. The debtor requests that the stays under §§ 362(a) and §§ 1301(a) be terminated as to the surrendered collateral upon confirmation of the plan.

	Creditor	Description of Property (including complete legal description of real property)
16.1	Cnac- Mn104	2012 Dodge Journey 119,000 miles KBB Value
16.2	Members Cooperative Cr	Recreational (motorcycle awarded to ex-husband)

Part 17. NONSTANDARD PROVISIONS: The Trustee may distribute additional sums not expressly provided for herein at the trustee's discretion. Any nonstandard provisions, as defined in FRBP 3015(c), must be in this Part. Any nonstandard provision placed elsewhere in the plan is void. Any request by the debtor to modify a claim secured only by a security interest in real property that is the debtor's principal residence must be listed in this Part and the debtor must bring a motion to determine the value of the secured claim pursuant to Local Rule 3012-1(a).

17.1	<p>The debtor(s) shall provide copies of their federal and state income tax returns to the trustee annually and shall pay the net amount of their combined income tax refunds in excess of (\$2,000 joint, \$1,200 individual), less any earned income credit, as additional plan payments.</p> <p>Pursuant to 11 U.S.C. Section 1305, a proof of claim may be filed by the Internal Revenue Service for taxes that become payable while the case is pending. The trustee shall only pay 11 U.S.C. Section 1305 claims attributable to the taxable year in which the case concerning such debtor(s) was filed, and only to the extent funds are available.</p> <p>*The motion for relief from stay for RoundPoint (Freedom Mortgage) was granted on 10/19/2021. Debtor is currently working on a loan modification with RoundPoint (Freedom Mortgage).</p>
17.2	

Class of Payment		Amount to be paid
Payments by trustee [Part 3]	\$	4,456.00
Home mortgages in Defaults [Part 7]	\$	0.00
Claims in Default [Part 8]	\$	0.00
Secured claims subject to modification (cramdown) pursuant to § 506 [Part 9]	\$	0.00
Secured claims excluded from § 506 [Part 10]	\$	0.00
Priority Claims [Part 11]	\$	4,648.64
Domestic support obligation claims [Part 12]	\$	0.00
Separate classes of unsecured claims [Part 13]	\$	0.00
Timely filed unsecured claims [Part 14]	\$	35,455.36
TOTAL (must equal line 2.5)	\$	44,560.00

Certification regarding nonstandard provisions:

I certify that this plan contains no nonstandard provision except as placed in Part 17.

Signed: **/s/ Robert Thyen**
Robert Thyen
Attorney for debtor or debtor if pro se

Signed: **/s/ Angelina Tiffany Johnson**
Angelina Tiffany Johnson
Debtor 1

Signed: _____
Debtor 2 (if joint case)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re

Angelina Tiffany Johnson

Case No. 21-00094

Debtor(s).

SIGNATURE DECLARATION

- ☐ PETITION, SCHEDULES & STATEMENTS
☐ CHAPTER 13 PLAN
☐ VOLUNTARY CONVERSION, SCHEDULES AND STATEMENTS
☐ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
☒ MODIFIED CHAPTER 13 PLAN
☐ OTHER (PLEASE DESCRIBE: _____)

I [We], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

1. The information I have given my attorney for the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
2. The Social Security Number or Tax Identification Number I have given to my attorney for entry into the court's Case Management/Electronic Case Filing (CM/ECF) system as a part of the electronic commencement of the above-referenced case is true and correct;
3. [Individual debtors only] If no Social Security Number was provided as described in paragraph 2 above, it is because I do not have a Social Security Number;
4. I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration;
5. My electronic signature contained on the documents filed with the Bankruptcy Court has the same effect as if it were my original signature on those documents; and
6. [corporate and partnership debtors only] I have been authorized to file this petition on behalf of the debtor.

Date:

11/22/2021

x



Signature of Debtor 1 or Authorized Representative

x

Signature of Debtor 2

Angelina Tiffany Johnson

Printed Name of Debtor 1 or Authorized Representative

Printed Name of Debtor 2

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4 UNITED STATES BANKRUPTCY COURT
5 DISTRICT OF MINNESOTA

6 IN RE:
7 ANGELINA JOHNSON

CASE NO: 21-60094

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13
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11 On 11/22/2021, I did cause a copy of the following documents, described below,
12 Amended Service Letter
13 Post Confirmation Notice of Hearing and Motion to Confirm Modified Plan
14 Modified Plan
15 Sig Dec
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19 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with
20 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and
incorporated as if fully set forth herein.

21 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.
22 com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to
Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if
fully set forth herein.

23 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been
served electronically with the documents described herein per the ECF/PACER system.

24 DATED: 11/22/2021

25 /s/ Robert S. Thyen
Robert S. Thyen 032288X

26 Heller & Thyen, P.A.
27 606 25th Avenue South, Suite 110
28 St. Cloud, MN 56301
320 654 8000

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3 UNITED STATES BANKRUPTCY COURT
4 DISTRICT OF MINNESOTA

5 IN RE:
6 ANGELINA JOHNSON

CASE NO: 21-60094

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13
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11 On 11/22/2021, a copy of the following documents, described below,

12 Amended Service Letter

13 Post Confirmation Notice of Hearing and Motion to Confirm Modified Plan

14 Modified Plan

15 Sig Dec
16
17
18

19 were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient
20 postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth
herein.

21 The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above
22 referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of
Service and that it is true and correct to the best of my knowledge, information, and belief.

23 DATED: 11/22/2021
24
25



26 Jay S. Jump
27 BK Attorney Services, LLC
28 d/b/a certificateofservice.com, for
Robert S. Thyen
Heller & Thyen, P.A.
606 25th Avenue South, Suite 110
St. Cloud, MN 56301

PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
08646
CASE 21-60094
DISTRICT OF MINNESOTA
FERGUS FALLS
MON NOV 22 12-57-27 CST 2021

FREEDOM MORTGAGE CORPORATION
WILFORD GESKE COOK PA
7616 CURRELL BLVD
STE 200
WOODBURY MN 55125-2296

FERGUS FALLS ST PAUL
200 WARREN E BURGER FEDERAL BUILDING
AND
U S COURTHOUSE
316 N ROBERT ST
ST PAUL MN 55101-1495

ACAR LEASING LTD DBA GM FINANCIAL
LEASING
PO BOX 183853
ARLINGTON TX 76096-3853

AFFINITY PLUS FEDERAL CREDIT UNION
ATTN BANKRUPTCY DEPARTMENT
175 W LAFAYETTE FRONTAGE ROAD
SAINT PAUL MN 55107-1400

BEST BUY
RETAIL SERVICES
PO BOX 5238
CAROL STREAM IL 60197-5238

CAPITAL ONE
PO BOX 60599
CITY OF INDUSTRY CA 91716-0599

CITIBANK
PO BOX 6275
SIOUX FALLS SD 57117-6275

CNAC MN104
975 HIGHWAY 10 SOUTH
SAINT CLOUD MN 56304-1809

CODA JOHNSON
1619 PORTLAND AVENUE SOUTH
MINNEAPOLIS MN 55404-1507

GM FINANCIAL
PO BOX 181145
ARLINGTON TX 76096-1145

IC SYSTEMS
PO BOX 64437
SAINT PAUL MN 55164-0437

IRS
CENTRALIZED INSOLVENCY
PO BOX 7346
PHILADELPHIA PA 19101-7346

JPMCB AUTO
PO BOX 901003
FORT WORTH TX 76101-2003

MN DEPARTMENT OF REVENUE
COLLECTIONS BKY SECTION
PO BOX 64447
SAINT PAUL MN 55164-0447

MEMBERS COOPERATIVE CR
4628 MIKE COLALILLO DR
DULUTH MN 55807-2732

MEMBERS COOPERATIVE CREDIT UNION
PO BOX 161588
DULUTH MN 55816-1588

MENARDS
RETAIL SERVICES
DEPT 7680
CAROL STREAM IL 60116-7680

MESSERLI KRAMER PA
3033 CAMPUS DRIVE SUITE 250
PLYMOUTH MN 55441-2662

MIDLAND CREDIT MANAGEMENT
2365 NORTHSIDE DR STE 300
SAN DIEGO CA 92108-2709

MIDLAND CREDIT MANAGEMENT INC
PO BOX 2037
WARREN MI 48090-2037

MIDWEST BONDING LLC
P O BOX 125
WINONA MN 55987-0125

NEW HORIZON ACADEMY
16355 36TH AVE N STE 700
PLYMOUTH MN 55446-4601

NEW HORIZON ACADEMY
3405 ANNAPOLIS LANE NORTH STE 100
PLYMOUTH MN 55447-5343

ONE HOUR CLEANERS INC
PO BOX 580
CHANHASSEN MN 55317-0580

PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

ROUND POINT
PO BOX 19409
CHARLOTTE NC 28219-9409

PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

ROUNDPOINT MORTGAGE SERVICING
CORPORATION
PO BOX 19409
CHARLOTTE NC 28219-9409

TD BANK USATARGETCRED
PO BOX 673
MINNEAPOLIS MN 55440-0673

TRANSWORLD SYSTEMS INC
500 VIRGINIA DRIVE STE 514
FORT WASHINGTON PA 19034-2733

US TRUSTEE
1015 US COURTHOUSE
300 S 4TH ST
MINNEAPOLIS MN 55415-3070

WALMART
PO BOX 530927
ATLANTA GA 30353-0927

XCEL ENERGY
ATTN ATTN BANKRUPTCY DEPARTMENT
PO BOX 9477
MINNEAPOLIS MN 55484-0001

DEBTOR
ANGELINA TIFFANY JOHNSON
1128 3RD STREET NORTH
SARTELL MN 56377-1769

~~EXCLUDE~~
~~KYLE CARLSON~~
~~CHAPTER 13 TRUSTEE~~
~~PO BOX 519~~
~~BARNESVILLE MN 56514-0519~~

ROBERT S THYEN
HELLER THYEN PA
606 25TH AVE SOUTH
SUITE 110
ST CLOUD MN 56301-4810

ADDRESSES WHERE AN EMAIL IS PRESENT WERE SERVED VIA "CM/ECF E-SERVICE" THROUGH THE UNITED STATES BANKRUPTCY COURT'S NOTICE OF ELECTRONIC FILING ("NEF") SYSTEM.

(U.S. Trustee)
US Trustee
1015 US Courthouse
300 S 4th St
Minneapolis, MN 55415

ustpreion12.mn.ecf@usdoj.gov

Angelina Tiffany Johnson
1128 3rd Street North
Sartell, MN 56377
Tax ID / EIN: 83-2931664
(Debtor 1)
represented by:
Robert S. Thyen
Heller & Thyen, P.A.
606 25th Ave South
Suite 110
St. Cloud, MN 56301

robb@hellerthyen.com

(Interested Party)
Freedom Mortgage Corporation
Wilford Geske & Cook, P.A.
7616 Currell Blvd
Ste 200
Woodbury, MN 55125
represented by:
Orin J. Kipp
Wilford Geske & Cook P.A.
7616 Currel Blvd
Suite 200
Woodbury, MN 55125

okipp@wgcmn.com

(Trustee)
Kyle Carlson
Chapter 13 Trustee
PO Box 519
Barnesville, MN 56514
represented by:
Kyle Carlson
Chapter 13 Trustee
PO Box 519
Barnesville, MN 56514

info@carlsonch13mn.com